

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

Debtor(s)



## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/06/2009.
- 2) This case was confirmed on 01/11/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/11/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/16/2012.
- 5) The case was converted on 11/14/2012.
- 6) Number of months from filing to the last payment: 36
- 7) Number of months case was pending: 38
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 39,355.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 24,148.80
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 24,148.80</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 1,300.04
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 4,800.04**

Attorney fees paid and disclosed by debtor **\$ .00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICAN GENERAL FIN	SECURED	2,000.00	.00	.00	.00	.00
AMERICAN GENERAL FIN	UNSECURED	2.00	1,781.98	1,781.98	178.20	.00
FLAGSTAR BANK	SECURED	184,000.00	220,646.76	.00	.00	.00
FLAGSTAR BANK	UNSECURED	42,742.00	NA	NA	.00	.00
E LOAN BANK	SECURED	9,000.00	11,746.60	11,136.00	8,105.84	1,164.88
E LOAN BANK	UNSECURED	2,136.00	.00	610.60	.00	.00
STELLAR RECOVERY INC	OTHER	.00	NA	NA	.00	.00
STELLAR RECOVERY INC	OTHER	.00	NA	NA	.00	.00
AMERICAN GENERAL FIN	UNSECURED	6,916.00	1,781.98	NA	.00	.00
BERWYN POLICE DEPT	UNSECURED	700.00	NA	NA	.00	.00
BILL ME LATE	UNSECURED	773.00	NA	NA	.00	.00
CAPITAL ONE	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE	OTHER	.00	NA	NA	.00	.00
CANDICA LLC	UNSECURED	1,218.00	1,241.13	1,241.13	.00	.00
CAPITAL ONE	OTHER	.00	NA	NA	.00	.00
CHASE BANK USA	UNSECURED	3,857.00	2,228.34	2,228.34	.00	.00
CHASE BANK	OTHER	.00	NA	NA	.00	.00
CHECK N GO	UNSECURED	326.00	NA	NA	.00	.00
CHECK IN TO CASH	UNSECURED	231.00	NA	NA	.00	.00
CITIFINANCIAL	UNSECURED	5,188.00	7,641.14	7,641.14	.00	.00
PRA RECEIVABLES MANA	UNSECURED	4,553.00	4,553.42	4,553.42	.00	.00
CITI	OTHER	.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	.00	4,958.40	4,958.40	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
COMMONWEALTH EDISON	UNSECURED	513.96	532.59	532.59	.00	.00
GOTTLIEB MEMORIAL HO	UNSECURED	250.00	NA	NA	.00	.00
GOTTLIEB MEMORIAL HO	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE NA	UNSECURED	1,815.00	1,889.42	1,889.42	.00	.00
HSBC MENARDS	OTHER	.00	NA	NA	.00	.00
IC SYSTEMS	UNSECURED	.00	NA	NA	.00	.00
MIDLAND CREDIT MANAG	UNSECURED	2,750.00	NA	NA	.00	.00
MIDLAND CREDIT MANAG	OTHER	.00	NA	NA	.00	.00
MIDLAND CREDIT MANAG	OTHER	.00	NA	NA	.00	.00
MY CASH NOW	UNSECURED	275.00	NA	NA	.00	.00
NATIONWIDE CREDIT	UNSECURED	186.00	NA	NA	.00	.00
NATIONWIDE CREDIT &	OTHER	.00	NA	NA	.00	.00
NW COLLECTOR	UNSECURED	85.00	NA	NA	.00	.00
NW COLLECTOR	OTHER	.00	NA	NA	.00	.00
PARTNERS FINANCIAL	UNSECURED	900.00	NA	NA	.00	.00
PARTNERS FINANCIAL	OTHER	.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	137.00	136.51	136.51	.00	.00
PORTFOLIO RECOVERY	OTHER	.00	NA	NA	.00	.00
FLAGSTAR BANK	SECURED	.00	5,946.17	6,341.17	3,719.00	.00
CITY OF BERWYN	SECURED	.00	.00	710.12	488.25	.00
STELLAR RECOVERY INC	SECURED	.00	.00	5,310.00	5,301.11	391.48
FLAGSTAR BANK	OTHER	NA	NA	NA	.00	.00
T-MOBILE/T-MOBILE US	UNSECURED	NA	375.61	375.61	.00	.00
ECAST SETTLEMENT COR	UNSECURED	3,857.09	3,857.09	3,857.09	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	6,341.17	3,719.00	.00
Debt Secured by Vehicle	16,446.00	13,406.95	1,556.36
All Other Secured	<u>710.12</u>	<u>488.25</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	23,497.29	17,614.20	1,556.36
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	29,806.23	178.20	.00

**Disbursements:**

Expenses of Administration	\$ 4,800.04	
Disbursements to Creditors	\$ 19,348.76	
<b>TOTAL DISBURSEMENTS:</b>		\$ 24,148.80

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 12/05/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.